

MARYLAND NATIONAL BANK - 401 HIGH STREET

This bank was enlarged, rebuilt, and "modernized" to its present appearance in 1908 by Cambridge architect J. Benjamin Brown. A rectangular two story brick structure, it combines classical details with elements of the Romanesque Revival style. The window and door openings on the first story are all spanned by stone arches with molded ornamentation above. In the second story center, five fluted ionic columns, in front of recessed windows, support a pediment with ornamentation.

Easement
MARYLAND HISTORICAL TRUST

D-92
1001964712

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

1 NAME

HISTORIC

AND/OR COMMON

Maryland National Bank

2 LOCATION

STREET & NUMBER

401 High Street

CITY, TOWN

Cambridge

— VICINITY OF

CONGRESSIONAL DISTRICT

1

STATE

Maryland

COUNTY

Dorchester

3 CLASSIFICATION

CATEGORY

—DISTRICT

☒ BUILDING(S)

—STRUCTURE

—SITE

—OBJECT

OWNERSHIP

—PUBLIC

☒ PRIVATE

—BOTH

PUBLIC ACQUISITION

—IN PROCESS

—BEING CONSIDERED

STATUS

☒ OCCUPIED

—UNOCCUPIED

—WORK IN PROGRESS

ACCESSIBLE

☒ YES: RESTRICTED

—YES: UNRESTRICTED

—NO

PRESENT USE

—AGRICULTURE

—MUSEUM

☒ COMMERCIAL

—PARK

—EDUCATIONAL

—PRIVATE RESIDENCE

—ENTERTAINMENT

—RELIGIOUS

—GOVERNMENT

—SCIENTIFIC

—INDUSTRIAL

—TRANSPORTATION

—MILITARY

—OTHER

4 OWNER OF PROPERTY

NAME

Maryland National Bank

Telephone #:

STREET & NUMBER

CITY, TOWN

— VICINITY OF

STATE, zip code

5 LOCATION OF LEGAL DESCRIPTION

COURTHOUSE,

REGISTRY OF DEEDS, ETC.

Dorchester County Courthouse

Liber #: No reference

Folio #:

STREET & NUMBER

206 High Street

CITY, TOWN

Cambridge

STATE

Maryland 21613

6 REPRESENTATION IN EXISTING SURVEYS

TITLE

DATE

—FEDERAL —STATE —COUNTY —LOCAL

DEPOSITORY FOR
SURVEY RECORDS

CITY, TOWN

STATE

7 DESCRIPTION**CONDITION**

☐ EXCELLENT
☒ GOOD
☐ FAIR

☐ DETERIORATED
☐ RUINS
☐ UNEXPOSED

CHECK ONE

☐ UNALTERED
☒ ALTERED

CHECK ONE

☒ ORIGINAL SITE
☐ MOVED DATE _____

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

This building was enlarged, rebuilt and "modernized" to its present appearance in 1908 by Cambridge architect J. Benjamin Brown. A two story brick structure, it combines classical details with elements of the Romanesque revival style. The projecting cornice is ornamented with modillions and dentils. Between the second and first story is another cornice, also with modillions and dentils. There are five round arched openings on the first story front facade. The door is in the center and is flanked by pilasters. On either side of the door is a large round arched window and a smaller narrow one in the end bay. The arches are made of stone, having molded ornamentation above, and there are stone sills below the windows. Around the base of the building is a molded water table. In the center of the second story, is a row of four recessed rectangular windows. A series of five fluted ionic columns, in front of the recessed windows, support a pediment with ornamentation. In the end bays of the second story are round arched windows.

CONTINUE ON SEPARATE SHEET IF NECESSARY

PERIOD		AREAS OF SIGNIFICANCE -- CHECK AND JUSTIFY BELOW			
<input type="checkbox"/> PREHISTORIC	<input type="checkbox"/> ARCHEOLOGY-PREHISTORIC	<input checked="" type="checkbox"/> COMMUNITY PLANNING	<input type="checkbox"/> LANDSCAPE ARCHITECTURE	<input type="checkbox"/> RELIGION	
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> ARCHEOLOGY-HISTORIC	<input type="checkbox"/> CONSERVATION	<input type="checkbox"/> LAW	<input type="checkbox"/> SCIENCE	
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> AGRICULTURE	<input type="checkbox"/> ECONOMICS	<input type="checkbox"/> LITERATURE	<input type="checkbox"/> SCULPTURE	
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> ARCHITECTURE	<input type="checkbox"/> EDUCATION	<input type="checkbox"/> MILITARY	<input type="checkbox"/> SOCIAL/HUMANITARIAN	
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> ART	<input type="checkbox"/> ENGINEERING	<input type="checkbox"/> MUSIC	<input type="checkbox"/> THEATER	
<input checked="" type="checkbox"/> 1800-1899	<input type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION	
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> COMMUNICATIONS	<input type="checkbox"/> INDUSTRY	<input type="checkbox"/> POLITICS/GOVERNMENT	<input type="checkbox"/> OTHER (SPECIFY)	
		<input type="checkbox"/> INVENTION			

SPECIFIC DATES Renovated in 1908

BUILDER/ARCHITECT

STATEMENT OF SIGNIFICANCE

This building is an example of early 20th century architecture which reflects the classical and Romanesque revival influences that were popular in the 19th century. It was built by J. Benjamin Brown, a Cambridge architect, who built many of this town's finest buildings of the late 19th and early 20th century. Elaborately detailed and unaltered since its renovation in 1908, this is one of the more noteworthy commercial structures in Cambridge from an architectural viewpoint.

CONTINUE ON SEPARATE SHEET IF NECESSARY

9 MAJOR BIBLIOGRAPHICAL REFERENCES

Daily Record, Christmas Edition 1908

CONTINUE ON SEPARATE SHEET IF NECESSARY

10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY _____

VERBAL BOUNDARY DESCRIPTION

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE

COUNTY

STATE

COUNTY

11 FORM PREPARED BY

NAME / TITLE

Catherine L. Moore

ORGANIZATION

DATE

11/30/75

STREET & NUMBER

Route 3, Box 32

TELEPHONE

CITY OR TOWN

Cambridge

STATE

Maryland

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature, to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 Supplement.

The Survey and Inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

RETURN TO: Maryland Historical Trust
The Shaw House, 21 State Circle
Annapolis, Maryland 21401
(301) 267-1438

The first story of this building, built in 1889, is the oldest bank now standing in Cambridge, it was originally the headquarters of the Dorchester National Bank, chartered that same year. Its first president was former Governor Henry Lloyd (see 701 Locust Street). The bank was of ten referred to as "Governor Lloyd's bank." In 1908, the building was enlarged by the addition of the second story, completed by J. Benjamin Brown, a prominent local architect of the late nineteenth and early twentieth centuries. Brown may have designed the original building, as it is similar to the National Bank of Cambridge that he did design in 1892. The first floor of the bank is in Romanesque Revival style, while the upper story is in the style of Greek Revival.

In 1915, Dorchester National Bank merged with the Eastern Shore Trust Company, taking the latter name. This building served as the head office. In 1933, the bank changed its name to County Trust Company of Maryland, which merged with Baltimore National Bank in 1963, to form Maryland National Bank.

This bank is one of several late nineteenth century commercial structures that stand on this portion of High Street and that add to the architectural beauty of the area.

Sources:

Dorchester County Courthouse, Cambridge, Maryland.

Land Records.

Interview, Russel Justis, Assistant Vice-President, Maryland National Bank, 401 High Street, Cambridge, Maryland.

Cambridge Record. Christmas Number. Historical and Industrial...1908.
p. 19.

Portrait and Biographical Record of the Eastern Shore of Maryland,
New York and Chicago: Chapman Publishing Co., 1898, p. 125-126.

HISTORIC AMERICAN BUILDINGS SURVEY
INVENTORY

D-196

COUNTY

TOWN Cambridge VICINITY

STREET NO. High & Locust Streets

ORIGINAL OWNER

ORIGINAL USE

PRESENT OWNER

PRESENT USE

WALL CONSTRUCTION

NO. OF STORIES

2. NAME

Maryland National Bank

DATE OR PERIOD

STYLE

ARCHITECT

BUILDER

3. FOR LIBRARY OF CONGRESS USE

4. NOTABLE FEATURES, HISTORICAL SIGNIFICANCE AND DESCRIPTION

OPEN TO PUBLIC

The Maryland National Bank, Cambridge is a two story, three bay long, brick structure which has elements of Romanesque and Neo Classical Revival styles. The first story facade has three openings each with bold stone semicircular arches with small forms in the spandrels. The central opening is the door; at street level, which is a modern glass unit. Flanking the aforesaid openings are smaller windows which lack the detail of the larger ones. A full cornice, the same as the main cornice, with modillions and dentils, separates the two stories. A small scale classical pedimented temple occupies the center of the second story, flanked by simple romanese windows. The side of the structure is similar, but lacks the monumentality of the main facade.

5. PHYSICAL CONDITION OF STRUCTURE

Endangered

Interior

Exterior



6. LOCATION MAP (Plan Optional)

7. PHOTOGRAPH

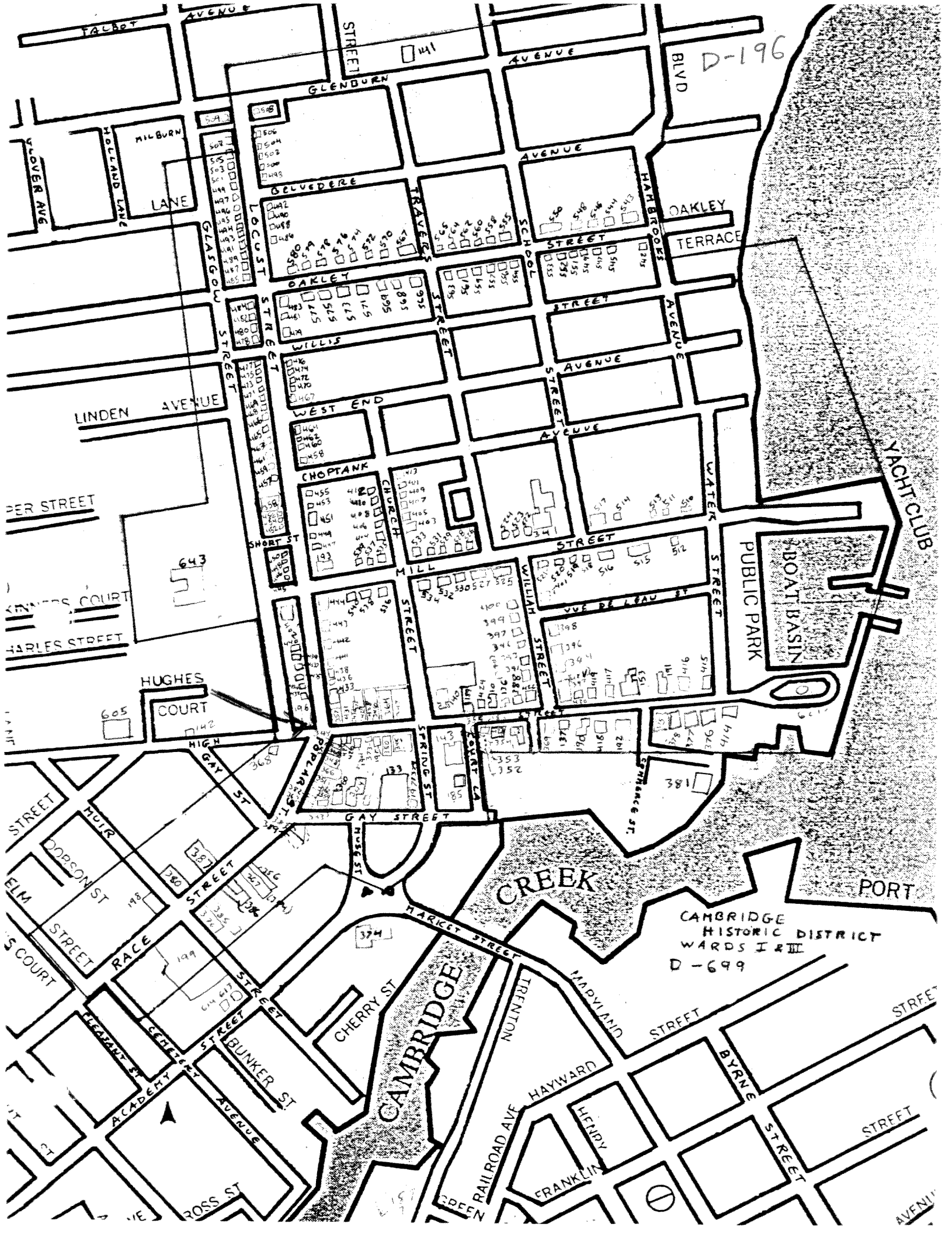
8. PUBLISHED SOURCES (Author, Title, Pages)

INTERVIEWS, RECORDS, PHOTOS, ETC.

9. NAME, ADDRESS AND TITLE OF RECORDER

Michael O. Bourne, Field Surveyor
Maryland Historical Trust
2525 Riva Road
Annapolis, Md. 21401

DATE OF RECORD





401 HIGH ST, CAMBRIDGE, MA. (EAST FACADE) - C. L. MOORE, 1974

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